



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)	
)	
Bart Kavanaugh)	
)	Confirmation No.: 5823
Application No.: 09/986,670)	
)	Group Art Unit: 3624
Filed: November 9, 2001)	
)	Examiner: Geoffrey R. Akers
Title: System for Funding, Analyzing and)	
Managing Life Insurance Policies)	
Funded with Annuities)	

RESPONSE TO NON-COMPLIANT AMENDMENT UNDER 37 CFR 1.121

MS Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RECEIVED
APR 13 2004
GROUP 3600

Dear Sir:

In response to the Notice of Non-Compliant Amendment dated March 11, 2004, please reconsider the above-identified U.S. patent application in view of the Amendment submitted March 3, 2004 and the following remarks:

A full listing of claims begins on page 2 of this paper.

Remarks begin on page 6 of this paper.